September 14, 2012 PUBLIC NOTICE # 2012-37

#### PUBLIC NOTICE OF INSURANCE COMPANIES RATE FILING

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room</a>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm</a>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

#### **IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <a href="http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/">http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/</a>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

###

(see attached list)

# California Department of Insurance Public Notice Filing September 14, 2012

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6843	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF. LIABDENTAL	
12-6824	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	-11.9
12-6818	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MANAGEMENT PORTFOLIO PRODUCT	
12-6767	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	MULTI-PERIL	FORMS	TAILORED COMM'L PROGRAM PLUS (TCPP)	
12-6834	0457	ARGONAUT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	ALTERIS STRATEGIC MARKETS	0
12-6774	0000	BEAZLEY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AFB A&E MEDIA TECH INSURANCE	0
12-6779	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NON-BOP/NON- PROGRAM	
12-6820	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LARGE RISK.	
12-6775	0000	CAMICO MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB- ACCOUNTANTS	
12-6837	0501	CAPITOL INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	PACKAGE GENERAL LIABILITY	0
12-6831	4574	CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	INLAND MARINE	FORMS	NONE	
12-6768	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TAILORED COMM'L PROGRAM PLUS (TCPP)	
12-6845	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMUNICATIONS EQUIPMENT	0
12-6769	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	FORMS	TAILORED COMM'L PROGRAM PLUS (TCPP)	
12-6773	0075	DEVELOPERS SURETY AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	CONTRACTORS AND TRACT HOMEBUILDERS	
12-6821	0802	EAGLE WEST INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LARGE RISK.	
12-6836	0000	ELECTRIC INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	MASS MARKETING	0
12-6838	0038	FEDERAL INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RATE	GROUP PERSONAL EXCESS LIABILITY	6

PN#: 2012-37

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

# California Department of Insurance Public Notice Filing September 14, 2012

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6789	3548	FIDELITY AND GUARANTY INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-2.3
12-6790	3548	FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC.	COMMERCIAL	SURETY	RATE	NONE	-2.3
12-6839 020	0200	GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	DWELLING LIABILITY	
12-6832	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
12-6848	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRACTICES LIABILITY INSURANCE	0
12-6776	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
12-6823	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	FIRE	FORMS	RENTAL PROPERTY OWNERS	
12-6780	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NON-BOP/NON- PROGRAM	
12-6822	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	LARGE RISK.	
12-6770	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	TAILORED COMM'L PROGRAM PLUS (TCPP)	
12-6846	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	NONE	
12-6830	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
12-6835	0155	PROGRESSIVE CHOICE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
12-6847	0155	PROGRESSIVE SELECT INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
12-6819	0783	RLI INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-RLIPACK	-10.3
12-6833	0783	RLI INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS- RLIPACK	0
12-6791	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-2.3
12-6792	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-2.3

PN#: 2012-37

<sup>\*</sup> If no % rate change is indicated, the amount has not yet been determined:

### California Department of Insurance Public Notice Filing September 14, 2012

File #	Grp#	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
12-6793	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	SURETY	RATE	NONE	-2.3
12-6828	0176	STATE FARM GENERAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 3- MANUFACTURED HOMES	6.9
12-6771	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TAILORED COMM'L PROGRAM PLUS (TCPP)	
12-6794	3548	TRAVELERS CASUALTY AND SURETY COMPANY	COMMERCIAL	SURETY	RATE	NONE	-2.3
12-6795	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	SURETY	RATE	NONE	-2.3
12-6788	0155	UNITED FINANCIAL CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	NONE	
12-6840	0200	UNITED SERVICES AUTOMOBILE ASSOCIATION	PERSONAL	OTHER LIABILITY	FORMS	DWELLING LIABILITY	
12-6796	3548	UNITED STATES FIDELITY AND GUARANTY COMPANY	COMMERCIAL	SURETY	RATE	NONE	-2.3
12-6841	0200	USAA CASUALTY INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	DWELLING LIABILITY	
12-6842	0200	USAA GENERAL INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	DWELLING LIABILITY	
12-6772	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	TAILORED COMM'L PROGRAM PLUS (TCPP)	
12-6829	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB PRO PLUS	

48 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS

PN#: 2012-37